

ACKNOWLEDGEMENT

I am very much indebted to my respected teacher and guide, Dr. Chandan Kumar Mukhopadhyay, Ph.D. (Illinois, U.S.A), Reader of the Department of Economics, North Bengal University, Darjeeling, West Bengal. I am fortunate that I have an opportunity to work under him who has constantly guided me in collecting, compilation, and presentation of data for working a Ph.D. dissertation in Economics on my topic. Words, perhaps, are insufficient to express my real sense of gratitude for his valuable guidance at every stage of this research paper. It is needless to say that without his keen supervision, the present study would not have been the light of the day. Despite heavy pressure of his work, he took keen interest all along and spared considerable time for me often sacrificing his extremely limited leisure time. I pay my deep feelings of gratitude to my teacher, guide and well-wisher.

I express my thanks to National Co-operative Union of India (New Delhi), National Library (Calcutta), North Bengal University Library (Darjeeling), specially, Mr. Manoj Roy, Assistant Librarian (N.B.U.) for supplying the necessary documents. My special thanks go to Mr. Atul Ch. Roy and Mr. Biswajit Datta of North Bengal University Computer Centre for computerial works of this thesis. And finally thanks to Mr. Ashis Nag, DTP, Ghosh Printing, Shivmandir, for final shape of this paper.

I gratefully acknowledge the encouragement and assistance that I have received from the members of the teaching faculty, Deptt. of Economics, North Bengal University, Darjeeling (West Bengal).

My heartfelt thanks to my wife, Mrs. Archana Mandal, who with great patience has encouraged me to complete the task and finally, my deepest blessings to my daughter, Miss. Anamika (Utsava) Mandal.

Ram Krishna Mandal

Dated : N. B. U.
15th July, 1997.

Mr. Ramkrishna Mandal